

IN THE CLAIMS:

Please amend the claims as indicated below.

A listing of the status of all claims 1-29 and 42-45 in the present patent application is provided below.

1. (Currently Amended) A system for facilitating computerized transactions, the system comprising:

an optically encoded personal information carrier, the carrier comprising a card readable in an optical input/output device, the card comprising optically encoded personal information related to a user, the personal information including an account number;

a processing device comprising an optical input/output device for reading the optically encoded card[,];and

a processor including browsing tools for allowing a user to view and select items associated with at least one merchant and transaction tools for allowing a user to complete a transaction with the at least one merchant[;], wherein a transaction utilizes at least a portion of the optically encoded personal information in conjunction with security information stored in an alternative medium on the optically encoded personal information carrier; wherein the user is granted access to the at least one merchant after the user is authenticated, and wherein an authentication process limits the user to a predetermined number of authentication attempts.

2. (Original) The system of claim 1, wherein the personal information comprises one of a credit account number, a debit account number, and a transaction account number.

3. (Original) The system of claim 1, wherein the personal information further comprises billing information and shipping information.

4. (Original) The system of claim 1, wherein the processing device further comprises network interface tools for interfacing the processing device with a plurality of product and service providers over a network.

5. (Original) The system of claim 1, further comprising means for accessing a database to verify credit information.

6. (Original) The system of claim 1, wherein the carrier further comprises optically encoded security information.

7. (Original) The system of claim 6, wherein the processing device comprises security tools for processing the security information.

8. (Original) The system of claim 1, wherein the processing device comprises a product or service providers' point of sale terminal.

9. (Original) The system of claim 1, wherein the processing device comprises a personal computer, a PDA, cell phone, or similar personal computing or communication device.

10. (Original) The system of claim 1, further comprising a securing mechanism on a side of the card in contact with the optical input/output device, the securing mechanism for securing the card in the optical input/output device.

11. (Original) The system of claim 1, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

12. **(Currently Amended)** An optically encoded personal information carrier comprising:

a card readable in an optical input/output device, the card comprising a plate and a hub around the axis of rotation of the card; and

optically encoded information on the card, the optically encoded information comprising personal information including an account number, installation and/or execution software, security software, browsing tools, and transaction tools for allowing the user to complete a transaction, wherein when inserted into the optical input/output device, a processing unit associated with the optical input/output device implements the installation and/or execution software, security software, browsing tools for browsing the goods or services at least one merchant and the transaction tools[[:]], wherein the transaction utilizes at least a portion of the optically encoded personal information in conjunction with security information stored in an alternative medium on the optically encoded personal information carrier, wherein the user is granted access to the at least one merchant after the user is authenticated, and wherein an authentication process limits the user to a predetermined number of authentication attempts.

13. (Original) The system of claim 12, wherein the personal information comprises at least one of credit account numbers, debit account numbers, and transaction account numbers.

14. (Original) The system of claim 12, wherein the personal information further comprises billing information and shipping information.

15. (Original) The personal information carrier of claim 14, further comprising optically encoded security information.

16. (Original) The personal information carrier of claim 12, further comprising a securing mechanism on a side of the card in contact with the optical input/output device, the securing mechanism for securing the card in the optical input/output device.

17. (Original) The personal information carrier of claim 12, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

18. (**Currently Amended**) An optically encoded personal information carrier comprising:

a card readable in an optical input/output device, the card comprising a plate and a hub around an axis of rotation of the card; and

optically encoded information on the card, the optically encoded information comprising personal information including an account number,

wherein when the carrier is inserted in a processing device having transaction tools, the user is able to complete a transaction with at least one merchant with the optically encoded personal information carrier[[:]], wherein the transaction utilizes at least a portion of the optically encoded personal information in conjunction with security information stored in an alternative medium on the optically encoded personal information carrier; wherein the user is granted access to the at least one merchant after the user is authenticated, and wherein an authentication process limits the user to a predetermined number of authentication attempts.

19. (Original) The optically encoded personal information carrier of claim 18, wherein the personal information comprises at least one of a user's credit card account numbers, debit card account numbers, and transaction account numbers.

20. (Original) The optically encoded personal information carrier of claim 18, wherein the personal information comprises billing information and shipping information.

21. (Original) The optically encoded personal information carrier of claim 20, wherein the card further comprises optically encoded security information.

22. (Original) The optically encoded personal information carrier of claim 18, further comprising a securing mechanism on a side of the card in contact with the optical input/output device.

23. (Original) The optically encoded personal information carrier of claim 18, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

24. **(Currently Amended)** An optically encoded information carrier comprising:

a card readable in a processing device; and

optically encoded information on the card comprising installation and/or execution software, security software, and browsing tools and/or transaction tools;

wherein when inserted into the processing device, the installation and/or execution software, security software, and browsing tools and/or transaction tools are implemented to process a transaction with at least one merchant upon receipt of required personal information

including at least one of an account number and security information[[]], wherein the transaction utilizes at least a portion of the optically encoded personal information in conjunction with security information stored in an alternative medium on the optically encoded information carrier; wherein the user is granted access to the at least one merchant after the user is authenticated, and wherein an authentication process limits the user to a predetermined number of authentication attempts.

25. (Original) The optically encoded information carrier of claim 24, wherein at least some of the personal information is stored on the optically encoded card in an alternative location.

26. (Original) The optically encoded information carrier of claim 24, wherein the alternative location comprises at least one of a magnetic stripe and a smart chip.

27. (Previously Presented) The optically encoded information carrier of claim 24, wherein at least some of the personal information is input by a user.

28. (Original) The optically encoded information carrier of claim 24, further comprising a securing mechanism on a side of the card in contact with the optical input/output device, the securing mechanism for securing the card in the optical input/output device.

29. (Previously Presented) The optically encoded information carrier of claim 24, further comprising an intermediate support assembly for supporting the card within the optical input/output device, the intermediate support assembly having a securing mechanism for attachment with the optical input/output device.

30. - 41. (Canceled)

42. **(Currently Amended)** An optically encoded personal information assembly comprising:

 a card readable in an optical input/output device, the card comprising a plate and a hub around an axis of rotation of the card;

 optically encoded information on the card, the optically encoded information comprising personal information including an account number and browsing and transaction tools for interacting with at least one merchant; and

 an intermediate support assembly positionable in direct contact with the optical input/output device and having a portion for supporting the card[[:]], wherein the transaction utilizes at least a portion of the optically encoded personal information in conjunction with security information stored in an alternative medium on the optically encoded personal information assembly; wherein the user is granted access to the at least one merchant after the user is authenticated, and wherein an authentication process limits the user to a predetermined number of authentication attempts.

43. (Original) The optically encoded personal information assembly of claim 42, wherein the optically encoded information comprises browsing tools for allowing a user to view and select items, and transaction tools for allowing the user to complete a transaction.

44. (Original) The optically encoded personal information assembly of claim 43, wherein the optically encoded information further comprises a security mechanism and security tools.

45. (Original) The optically encoded personal information assembly of claim 42, further comprising a securing mechanism on the base of the intermediate support assembly.

46. (New) A system for facilitating computerized transactions, the system comprising:

an optically encoded personal information carrier, the carrier comprising a card readable in an optical input/output device, the card comprising optically encoded personal information related to a user, the personal information including an account number;

a processing device comprising an optical input/output device for reading the optically encoded card; and

a processor, wherein the processor is configured to:

provide an interface for a user to view and select items associated with at least one merchant utilizing browsing tools on the optically encoded personal information carrier;

authenticate a user utilizing at least security tools on the optically encoded personal information carrier, wherein an authentication process limits the user to a predetermined number of authentication attempts;

grant the user access to the at least one merchant after the user is authenticated;

execute transaction tools on the optically encoded personal information carrier for allowing a user to complete a transaction with the at least one merchant, wherein the transaction utilizes at least a portion of the optically encoded personal information in conjunction with security information stored on the processing device, and wherein the credit of the user is verified with a remote database over a network prior to completion of the transaction.